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# Business Credit Line Application

## Small Business Lending





# Business Credit Line Application

## For New Lines of Credit or Renewals

Important information about procedures for opening or renewing a credit account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens or renews a credit account. What this means for you is that we will ask for your name, physical address, date of birth, and other information that will allow us to identify you. We may also request to see organizational and other identifying documents.

### 1. Applicant Information

Applicant Name \_\_\_\_\_

Business Structure:  Corporation  LLC  Partnership  Sole Proprietorship  Other: \_\_\_\_\_

### 2. Sole Proprietors

If Sole Proprietor was selected as the entity type above, please complete the section below.

You may apply for credit in your name alone, without your spouse or any other person, regardless of your marital status. Check the appropriate box below and provide each applicant's initials if applying for joint credit. NOTE: All named owners of a joint checking account must apply for the Small Business Overdraft Line of Credit and will be jointly and severally obligated for repayment, if approved.

Individual Credit – Relying solely upon my income and/or assets

Joint Credit – We intend to apply for joint credit      Initials: \_\_\_\_\_      Initials: \_\_\_\_\_      Initials: \_\_\_\_\_      Initials: \_\_\_\_\_

### 3. Amount of Credit Request & Purpose

Please specify the type, amount, and purpose of your credit request. If your primary credit request is approved, you may also be eligible for a business credit card.

Primary Credit Request:

New Line of Credit (\$10,000 to \$100,000)

New Small Business Overdraft Line (\$1,000 - \$10,000) for Checking Account #

Renewal Type:  Standard (Existing Limit)

Standard with Increase (Up to \$100,000 total max loan amount)

Small Business Overdraft Line (\$1,000 - \$10,000)

Amount Requested \_\_\_\_\_ Purpose/Use of Funds (Note: Loan proceeds may not be used for personal, family or household use.) \_\_\_\_\_

Conditional Credit Request:  Business Credit Card<sup>1</sup>

### 4. Business Information

Applicant Name \_\_\_\_\_ Date Business Established \_\_\_\_\_ Taxpayer ID Number \_\_\_\_\_ Years of Current Ownership \_\_\_\_\_

Co-Applicant Name (if applicable) \_\_\_\_\_ Business Phone Number \_\_\_\_\_ Business Email Address \_\_\_\_\_ Website \_\_\_\_\_

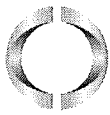
DBA Name (if applicable) \_\_\_\_\_ Business Contact Name \_\_\_\_\_ Business Contact Title \_\_\_\_\_

State/Jurisdiction of Organization/Incorporation \_\_\_\_\_

Nature/Type of Business \_\_\_\_\_

Street Address (No P.O. Boxes) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

<sup>1</sup> Credit limit up to \$10,000, subject to a credit review and at the bank's discretion. APR: 5.99% (intro rate for first 6 billing cycles), thereafter Prime + 8.74% variable. Fees: No Annual Fee, Foreign Transaction Fee, or Cross Border Fee. Finance Charges: Average daily balance (including current transactions). Minimum finance charge: \$.50. Minimum payment: Greater of 3% of the new balance plus any accrued interest or \$100. Subject to the terms and conditions of the Banc of California Business Mastercard Summary & Agreement.



Check here if loan proceeds will be used at a different address and list that address below.

Street Address (No P.O. Boxes) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Existing loans or lines of credit with BOC?  Yes  No If yes, list loan/LOC numbers here:  
\_\_\_\_\_

Existing deposit accounts with BOC?  Yes  No If yes, list account numbers here:  
\_\_\_\_\_

**5. Financial and Business-Related Information**

Has the applicant /business or any of its affiliates<sup>2</sup>, owners, principals or guarantors ever filed for bankruptcy?  Yes  No

Is the applicant /business or any of its affiliates, owners, principals or guarantors a party to any claim or lawsuit?  Yes  No

Is the applicant /business or any of its affiliates, owners, principals or guarantors delinquent on any obligations?  Yes  No

Is the business delinquent on any taxes (IRS, State, EDD, etc.)?  Yes  No

Do any affiliates currently have loans or lines of credit (LOCs) with BOC?  Yes  No

If the response to any of the above is yes, please describe below:

Does the business own or lease an occupied building?  Own  Lease  Neither

Is the business a franchise?  Yes  No If yes, list franchise name here:

Please provide financial data for the past three years - Units:  Actual  Thousands

	Year: _____	Year: _____	Year: _____
Gross Revenues	\$ _____	\$ _____	\$ _____
Net Profits	\$ _____	\$ _____	\$ _____
Cash Balances	\$ _____	\$ _____	\$ _____
Marketable Securities	\$ _____	\$ _____	\$ _____

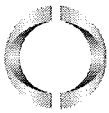
**6. Ownership of Business**

List each individual with 20% or more ownership interest in the business.

_____ Name	_____ % Ownership	_____ Name	_____ % Ownership
_____ Name	_____ % Ownership	_____ Name	_____ % Ownership
_____ Name	_____ % Ownership		

(Continued on the following page)

<sup>2</sup> For purposes of this application, "affiliates" means any entity that is under common ownership (20% or more) with the applicant /business, owners, principals, or guarantors.



7. Authorized Signatures (please sign below)

X	_____	Date	_____	X	_____	Date	_____
	Authorized Signer 1				Authorized Signer 2		
X	_____	Date	_____	X	_____	Date	_____
	Authorized Signer 3				Authorized Signer 4		
X	_____	Date	_____				
	Authorized Signer 5						

8. Professional Reference

(e.g., attorney, accountant, customer, supplier, etc.)

_____	_____	_____	_____
Name	Relationship to Business	Telephone #	
_____	_____	_____	_____
Street Address (No P.O. Boxes)	City	State	Zip Code

9. Owner / Principal / Authorized Signer / Guarantor Information

Provide the names and following information of all owners, principals, authorized signers, and guarantors of the business. Attach additional pages as necessary.

1	_____	_____	_____	_____
	Full Name	Suffix (if any)	Title	
	_____	_____	_____	_____
	Street Address	City	State	Zip Code
_____	_____	_____	_____	_____
Phone Number	Mobile Number	Email Address	Social Security	Date of Birth

- Relationship to the Business/Credit Request (check all that apply):  
 Owner  Principal Officer  Authorized Signer  Guarantor
- Ownership percentage in the business: \_\_\_\_\_ %
- Years with this Business: \_\_\_\_\_
- Years in this Industry/Field: \_\_\_\_\_
- Is this individual delinquent on any business or personal taxes (IRS, State, EDD, etc.)?  Yes  No

If yes, please explain:

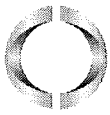
- Do you have assets held in a trust?  Yes  No  
 If yes, trust type:  Revocable  Irrevocable (Complete Banc form - Certification of Trust)

Name of Trust: \_\_\_\_\_

Name of Trustee: \_\_\_\_\_

Name of Co-Trustee: \_\_\_\_\_

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# BANC OF CALIFORNIA

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Full Name \_\_\_\_\_ Suffix (if any) \_\_\_\_\_ Title \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone Number \_\_\_\_\_ Mobile Number \_\_\_\_\_ Email Address \_\_\_\_\_ Social Security \_\_\_\_\_ Date of Birth \_\_\_\_\_

- Relationship to the Business/Credit Request (check all that apply):  
 Owner  Principal Officer  Authorized Signer  Guarantor
  - Ownership percentage in the business: \_\_\_\_\_%
  - Years with this Business: \_\_\_\_\_
  - Years in this Industry/Field: \_\_\_\_\_
  - Is this individual delinquent on any business or personal taxes (IRS, State, EDD, etc.)?  Yes  No
- If yes, please explain:

\_\_\_\_\_

- Do you have assets held in a trust?  Yes  No
- If yes, trust type:  Revocable  Irrevocable (Complete Banc form - Certification of Trust)

Name of Trust: \_\_\_\_\_

Name of Trustee: \_\_\_\_\_

Name of Co-Trustee: \_\_\_\_\_

3

Full Name \_\_\_\_\_ Suffix (if any) \_\_\_\_\_ Title \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone Number \_\_\_\_\_ Mobile Number \_\_\_\_\_ Email Address \_\_\_\_\_ Social Security \_\_\_\_\_ Date of Birth \_\_\_\_\_

- Relationship to the Business/Credit Request (check all that apply):  
 Owner  Principal Officer  Authorized Signer  Guarantor
  - Ownership percentage in the business: \_\_\_\_\_%
  - Years with this Business: \_\_\_\_\_
  - Years in this Industry/Field: \_\_\_\_\_
  - Is this individual delinquent on any business or personal taxes (IRS, State, EDD, etc.)?  Yes  No
- If yes, please explain:

\_\_\_\_\_

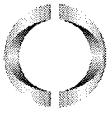
- Do you have assets held in a trust?  Yes  No
- If yes, trust type:  Revocable  Irrevocable (Complete Banc form - Certification of Trust)

Name of Trust: \_\_\_\_\_

Name of Trustee: \_\_\_\_\_

Name of Co-Trustee: \_\_\_\_\_

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# BANC OF CALIFORNIA

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Full Name \_\_\_\_\_ Suffix (if any) \_\_\_\_\_ Title \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone Number \_\_\_\_\_ Mobile Number \_\_\_\_\_ Email Address \_\_\_\_\_ Social Security \_\_\_\_\_ Date of Birth \_\_\_\_\_

- Relationship to the Business/Credit Request (check all that apply):  
 Owner  Principal Officer  Authorized Signer  Guarantor
- Ownership percentage in the business: \_\_\_\_\_%
- Years with this Business: \_\_\_\_\_
- Years in this Industry/Field: \_\_\_\_\_
- Is this individual delinquent on any business or personal taxes (IRS, State, EDD, etc.)?  Yes  No

If yes, please explain:

\_\_\_\_\_

- Do you have assets held in a trust?  Yes  No  
 If yes, trust type:  Revocable  Irrevocable (Complete Banc form - Certification of Trust)

Name of Trust: \_\_\_\_\_

Name of Trustee: \_\_\_\_\_

Name of Co-Trustee: \_\_\_\_\_

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Full Name \_\_\_\_\_ Suffix (if any) \_\_\_\_\_ Title \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone Number \_\_\_\_\_ Mobile Number \_\_\_\_\_ Email Address \_\_\_\_\_ Social Security \_\_\_\_\_ Date of Birth \_\_\_\_\_

- Relationship to the Business/Credit Request (check all that apply):  
 Owner  Principal Officer  Authorized Signer  Guarantor
- Ownership percentage in the business: \_\_\_\_\_%
- Years with this Business: \_\_\_\_\_
- Years in this Industry/Field: \_\_\_\_\_
- Is this individual delinquent on any business or personal taxes (IRS, State, EDD, etc.)?  Yes  No

If yes, please explain:

\_\_\_\_\_

- Do you have assets held in a trust?  Yes  No  
 If yes, trust type:  Revocable  Irrevocable (Complete Banc form - Certification of Trust)

Name of Trust: \_\_\_\_\_

Name of Trustee: \_\_\_\_\_

Name of Co-Trustee: \_\_\_\_\_

(Continued on the following page)



**BANC OF CALIFORNIA**

Each applicant and each person or entity signing the Small Business Credit Line Application or Business Credit Line Application certifies that all information provided by the Applicant(s) and each Authorized Signer is true, complete and correct and accurately represents my/our current financial condition. If there are important changes, I/we will notify Banc of California ("Banc") in writing immediately. Banc is authorized to: 1) Obtain credit and employment information about each Applicant, Owner, Principal and Guarantor; 2) Obtain credit reports and make any inquiries Banc considers appropriate in connection with this application or review of this loan account from time to time; 3) Use credit reports obtained in connection with this application to offer other credit products and/or services for which each Applicant, Owner, Principal or Guarantor may qualify; 4) Make Banc's experience with this loan account and information about this application available to credit bureaus, other Authorized Signers or other persons who have or expect to have financial dealings with the Applicant(s), Owner(s), Principal(s) or Guarantor(s); and 5) Disclose account information as required by law. Each Applicant, Owner, Principal and Guarantor signing below acknowledges that additional information may be required in order to make a final credit decision. Banc may keep this application even if Banc decides not to make the loan for which I/we have applied. I/we certify that I/we have not discontinued operations, am/are not currently planning to discontinue operations, and I/we have a contingency plan in place that will allow me/us to remain in business.

Banc may verify from whatever sources it chooses the accuracy and completeness of all the information I/we have provided, whether it concerns me or my spouse or registered domestic partner even if my spouse or registered domestic partner is not an applicant for this account. I/we understand that from time to time Banc may receive information concerning me/us from others and Banc may furnish information concerning its credit experience with me/us to others seeking such information. Banc may keep this application even if it decides not to make the loan I/we have applied for.

I/we agree that Banc may contract and communicate electronically with me/us, including the execution, and retention of contracts, documents and certifications, electronically. I/we agree not to contest the authorization for, or validity or enforceability of, Banc's electronic records, contracts, and documents, or the admissibility of copies thereof, under any applicable law relating to whether certain agreements, files or records are to be in writing or signed by the party to be bound thereby. All "Covered Documents" (as that term is defined below) that are signed electronically by me/us (or on my/our behalf) shall be deemed to have been "signed" and will further constitute an "original" when printed from records established and maintained by Banc or Banc's authorized agent in the normal course of business. The term "Covered Documents" includes: (i) this application; and (ii) any contract, agreement, record or any other document executed in connection with, or otherwise related to, this application or the loan for which this application is being submitted.

The words "execution," "signed," "signature," and words of like import, as used in Covered Documents shall be deemed to include "Electronic Signatures" (as that term is defined below) to the extent permitted by applicable law. I/we agree that Electronic Signatures are valid and legally enforceable and will be admissible if introduced as evidence on paper in any judicial or other proceedings to the same extent and under the same conditions as if they contained my/our wet signature(s). An "Electronic Signature" means any electronic sound, symbol, or process, attached to or logically associated with any Covered Document executed or adopted by me/us through electronic means, however evidenced, including but not limited to by clicking a checkbox that contains or is next to words indicating an intent to sign (such as clicking a checkbox next to "I Agree") or by signing a document electronically through a device (e.g., using a stylus, mouse or an individual's finger) or software program to imprint a signature electronically on a document retained in electronic form.

Covered Documents which contain an Electronic Signature or are retained in electronic form, if introduced as evidence on paper in any judicial or other proceedings, will be admissible to the same extent and under the same conditions as other documentary business records. Upon Banc's written request, I/we agree to manually sign or place my/our signature(s) on any paper original of any Covered Document which contains Electronic Signature(s) which Banc provides to me/us containing my/our purported signature(s); provided, however, the failure to request or deliver the same shall not limit the effectiveness of such Covered Document.

X	_____	_____	_____	_____
Authorized Signature	Printed Name	Title	Date	
X	_____	_____	_____	_____
Authorized Signature	Printed Name	Title	Date	
X	_____	_____	_____	_____
Authorized Signature	Printed Name	Title	Date	
X	_____	_____	_____	_____
Authorized Signature	Printed Name	Title	Date	
X	_____	_____	_____	_____
Authorized Signature	Printed Name	Title	Date	

**Banc Use Only**  
(Applications are processed by the Small Business Loan Center)

_____	_____	_____
Date Application Received	Received By	Branch/Dept.